

In re:  
Frank Emery Torok, II  
Debtor

Case No. 21-12867-pmm  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-4  
Date Rcvd: Sep 08, 2022

User: admin  
Form ID: 155

Page 1 of 2  
Total Noticed: 12

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2022:

Recip ID	Recipient Name and Address
db	+ Frank Emery Torok, II, 5201 Stansfield Dr, Zionsville, PA 18092-2088
14644254	+ Ally Bank, 425 Phillips Blvd, Trenton, NJ 08618-1430
14645454	+ Ally Bank, C/O Rebecca Solarz, Esq., 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14644255	+ Joann Torok, 5201 Standsfield Dr, Zionsville, PA 18092-2088
14644256	+ KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14644257	Nationstar d/b/a Mr. Cooper, PO Box 199111, Dallas, TX 75235
14644259	+ Shapiro & DeNardo LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
14659610	+ US Bank Trust National Association, as Trustee, C/O Rebecca Solarz, Esq, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14658131	Email/Text: BKelectronicnotices@cenlar.com	Sep 08 2022 23:58:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618
14644256	^ MEBN	Sep 08 2022 23:53:35	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14645751	Email/Text: BankruptcyECFMail@mccalla.com	Sep 08 2022 23:58:00	US Bank Trust National Association, Not In Its Ind, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
14644258	Email/PDF: pa_dc_claims@navient.com	Sep 09 2022 00:03:10	Navient Solutions Inc, PO Box 9640, Wilkes Barre, PA 18773-9640
14657041	^ MEBN	Sep 08 2022 23:53:11	US Bank Trust National Association, PO Box 814609, Dallas, TX 75381-4609

TOTAL: 5

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14657018		US Bank Trust National Association

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0313-4

User: admin

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Date Rcvd: Sep 08, 2022

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 10, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2022 at the address(es) listed below:**

Name	Email Address
CHARLES LAPUTKA	on behalf of Debtor Frank Emery Torok II claputka@laputkalaw.com, jen@laputkalaw.com;jbolles@laputkalaw.com
REBECCA ANN SOLARZ	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor Ally Bank bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Frank Emery Torok, II

Debtor(s)

Chapter: 13

Bankruptcy No: 21-12867-pmm

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***ORDER CONFIRMING PLAN UNDER CHAPTER 13***

AND NOW, this 8th day of September 2022 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Patricia M. Mayer  
Judge ,  
United States Bankruptcy Court